

Attorney Docket No. 64243.000006  
Customer No. 27682

### JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names:

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR CONDUCTING A REFUND TRANSACTION FOR A PIN-ACTIVATED ACCOUNT**, the specification of whichC

- ☒ is attached hereto.  
☐ was filed on \_\_\_\_\_ as Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_  
(if applicable)  
☐ is an International Application, PCT Application No. \_\_\_\_\_ filed on \_\_\_\_\_

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56(a).

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56(a), which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

#### Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119 Yes <input type="checkbox"/> No <input type="checkbox"/>

#### Prior United States Provisional Application(s)

We hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below

Application Serial Number	Date of Filing (day, month, year)
60/149,740	19, August, 1999
60/396,404	15, July, 2002
60/324,333	24, September, 2001
60/519,630	14, November, 2003
60/519,629	14, November, 2003

#### Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, §§ 120 and 365 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

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Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
10/411,971	11, April, 2003	Pending
09/641,363	18, August, 2000	Patented
10/253,243	24, September 2002	Pending
10/698,084	3, November, 2003	Pending
10/655,828	5, September, 2003	Pending
10/712,182	13, November, 2003	Pending
10/732,641	10, December, 2003	Pending
Unassigned	19, December, 2003	Pending

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Stanislaus Aksman, Reg. No. 28,562; Jennifer A. Albert, Reg. No. 32,012; Thomas E. Anderson, Reg. No. 37,063; David E. Baker, Reg. No. 42,285; Carl L. Benson, Reg. No. 38,378; Thomas D. Bradshaw, Reg. No. 51,492; J. Robert Brown, Jr., Reg. No. 45,438; Brian M. Buroker, Reg. No. 39,125; Christopher C. Campbell, Reg. No. 37,291; Katherine S. Chang, Reg. No. 40,544; Robin C. Clark, Reg. No. 40,956; Trevor Q. Coddington, Reg. No. 46,633; Christopher J. Cuneo, Reg. No. 42,450; Ryan S. Davidson, Reg. No. 51,596; Patrick A. Doody, Reg. No. 35,022; Kevin T. Duncan, Reg. No. 41,495; Ozzie A. Farres, Reg. No. 43,606; Nancy J. Flint, Reg. No. 46,704; Christopher J. Forstner, Reg. No. 46,049; Charles F. Hollis, III, Reg. No. 40,650; Nancy J. Jensen, Reg. No. 45,913; Herbert V. Kerner, Reg. No. 42,721; Shawn K. Leppo, Reg. No. 50,311; Robert C. Lampe, III, Reg. No. 51,914; Tyler Maddy, Reg. No. 40,074; J. Michael Martinez de Andino, Reg. No. 37,178; David H. Milligan, Reg. No. 42,893; James R. Miner, Reg. No. 40,444; Bryan F. Moore, Reg. No. 52,044; Jeffrey T. Perez, Reg. No. 52,110; Michael P.F. Phelps, Reg. No. 48,654; John P. Pinkerton, Reg. No. 28,746; Laurence H. Posonske, Reg. No. 34,698; Andrew J. Ririe, Reg. No. 45,597; Stephen T. Schreiner, Reg. No. 43,097; Robert M. Schulman, Reg. No. 31,196; Thomas J. Scott, Jr., Reg. No. 27,836; Yisun Song, Reg. No. 44,487; Shelley L. Spalding, Reg. No. 51,971; Rodger L. Tate, Reg. No. 27,399; Samson Vermont, Reg. No. 42,202; Robert J. Ward, Reg. No. 28,746; and Scott F. Yarnell, Reg. No. 45,245, all of Hunton & Williams; and

All correspondence and telephone communications should be addressed to:

**CUSTOMER NUMBER**

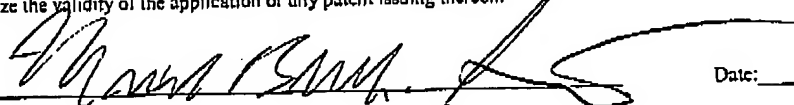
**27682**

PATENT TRADEMARK OFFICE

which corresponds to the address of J. Michael Martinez de Andino, Hunton & Williams, Riverfront Plaza, East Tower, 951 East Byrd Street, Richmond, VA 23219-4074, telephone number (804) 788-8200.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature



Date: \_\_\_\_\_

Full Name of  
First Inventor

Smith  
Last Name

Merrill  
First Name

Brooks  
Middle Name

Residence Atlanta, Georgia

Citizenship United States of America

Mailing  
Address c/o 250 Williams Street, Suite M-100, Atlanta, Georgia 30303

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Attorney Docket No. 64243.000006  
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Signature Phillip C. Graves

Date: 1-16-04

Full Name of  
Second Inventor

Graves  
Last Name

Phillip  
First Name

Craig  
Middle Name

Residence Atlanta, Georgia

Citizenship United States of America

Mailing  
Address 14 Stratford Hall Pl., Atlanta, Georgia 30342

J. Michael Martinez de Andino, Esq.  
HUNTON & WILLIAMS  
Riverfront Plaza, East Tower  
951 East Byrd Street  
Richmond, VA 23219-4074  
Tel: (804) 788-8200  
Fax: (804) 788-8218